

Delivering Value

TO ALLIANCE MEMBERS SINCE 1948.



Join us for our 65th Annual Meeting on May 20th! *Details inside...*

Tim Stephens Becomes Alliance's New CEO

Former Health Care Family Credit Union President Tim Stephens has taken the leadership role at Alliance Credit Union as the credit union's new CEO. Stephens replaces Dennis Sommer who retired after 28 years at the helm.

Mr. Stephens entered the St. Louis credit union scene when he joined First Missouri Credit Union in 1991, eventually rising to the position of vice president of operations. He left First Missouri for Health Care Family in 1998, and took that operation from \$15 million in assets to \$51 million during his tenure there.

His previous success overseeing the



New Alliance Credit Union CEO Tim Stephens takes over for Dennis Sommer after he retired after 28 years of leadership.

growth of Health Care Family made the 22-year credit union veteran the top choice for Alliance Credit Union. Stephens, a Bradley University graduate, is excited to meet the challenges of the position.

"I am thrilled for the opportunity to lead Alliance," Stephens said. "I am grateful to the board for having faith in me as well as to Dennis Sommer for leaving Alliance in such great financial condition after 28 years. I hope to continue his work."

Stephens will continue to put member service first and strive to expand access to Alliance's affordable financial products and services within the communities in which Alliance serves.

Celebrate Financial Education During Youth Month!

Are your kids on the right track to financial independence? Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

The first step is to open up a youth account this April. As a start, open a Coindexter Savings Club Account (for ages 12 & under) or our a CU Succeed Teen Savings Account (for ages 13-19) for each child in your family. As soon as your smallest children can write, have them

fill out deposit and withdrawal slips. Guide teenagers through using a debit



card and balancing a checkbook. Also, be sure to include them in your household financial discussions. These small learning opportunities will put

your children on the path to becoming financially literate adults.

To encourage you to do so, Alliance will deposit the first \$5 into your child's account when you set up a monthly automatic transfer. Alliance will also make a \$5 donation to Children's Miracle Network for each new youth account opened during the month of April!

Our tradition of service and philosophy of self-help make Alliance Credit Union a natural partner in your families life-long pursuit of financial security. If you have any questions about opening a youth account, please call us at **636-343-7005, ext. 2000.**

Attention Business Owners: Save Money on Merchant Services!



Alliance Credit Union is excited to announce its new partnership with Premier Processing Systems (PPS) as its preferred Merchant Service Vendor for our business members. PPS is offering a member-only program

that includes wholesale pricing, compliance support as well as cutting edge technology.

PPS, in conjunction with Alliance Credit Union, is currently running a promotion for all current and potential Alliance Credit Union business members. If you are currently processing credit cards through another company, PPS would like the opportunity to see if they can save you money. **Simply ask a PPS representative to conduct a free cost analysis and you will earn a \$500 VISA Gift Card if they cannot reduce your business's processing costs!** That's how confident they are about their service.

In addition to discounted rates, PPS offers:

- Mobile payment solutions for your phone and tablet
- Electronic check conversion with a guarantee. No more bad checks!
- Built-in gift card and loyalty programs
- American Express One Point Program
- Local customer support and service
- E-Commerce and Online processing solutions
- Web- based customer reporting
- Free paper and supplies for your credit card terminals
- PCI Compliance assistance: **No more non-compliance fees!**

Alliance Credit Union is confident that you will be more than satisfied with this new money-saving partnership. You may want to visit PPS's website to learn more about their services at www.ppsstl.com. If you have any questions, please contact PPS directly at 1-800-675-8564.

Thank you for taking the time to evaluate our new program!



Find us on:
facebook®



You're Invited to Our 65th Annual Meeting!

Join us at [The Lodge Des Peres](#) on **Monday, May 20th** for our 65th Annual Meeting. Please confirm your attendance by calling 636 343-7005, ext. 1124 by May 13th, 2013. Refreshments will also be served after the meeting adjourns.

The highlight of the evening will be the presentation of three \$1,500 college scholarships to our 2013 scholarship winners.



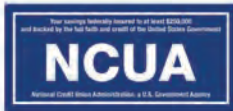
Monday, May 20th • 7 pm
The Lodge Des Peres
1050 Des Peres Road
St. Louis, MO 63131

2 Like us on Facebook and keep up to date!

Celebrate our 1-year Anniversary all of April!

Two Great Offers at our Personal Service Branch:

**1.01% APY on
2-year CDs!***



Federally Insured

*APY= Annual Percentage Yield. \$5,000 maximum. One CD per member. New money only. Must open savings account with minimum \$5 deposit to establish membership.



Hurry! Offers
Expire April 30th!

**1.95% APR on
60-month Car Loans!****



**Loan amount up to NADA retail value for cars 2009 & later. For new members or external refinances for current members. Cannot be combined with any other offers.

1167 Bryan Rd. • O'Fallon, MO 63366 • 636-343-7005, ext. 2000 • www.alliancecu.com

Personal Service Branch Offers Unique Service without Teller Lines!

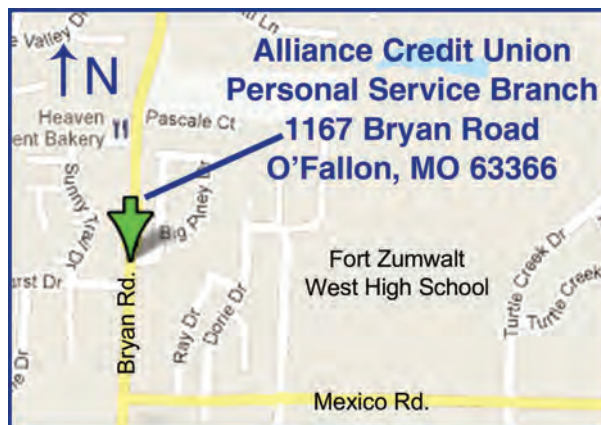
What makes this branch more member-focused than other branches is that it does not have traditional teller lines. It delivers the personal service satisfaction for which not-for-profit credit unions like Alliance receive national recognition.

Our Personal Service Branch office was designed to offer limited cash service in order to cater to mobile members that enjoy the convenience of our many free electronic services, such as online banking through Virtual Branch, bill pay, payroll direct deposit, ATM and Debit card services. It was also designed to cater to those that prefer face-to-face individual service.

Our Personal Service Branch staff will open all types of accounts for individuals or businesses, such as savings, checking, CDs, IRA's etc. We will take loan applications and close loans such as auto, boats, motorcycles, RVs, home equity loans etc. We will also provide many traditional teller services such as: check withdrawals, accept deposits and loan payments, transfer

funds, issue money orders, etc.

Most importantly, our professional staff will give sound advice on which money- and time-saving products and services best fit your individual needs.



We're just south of I-70 off Bryan Road!

Our full-service ATM in the front of the office accepts deposits and loan payments, dispenses cash withdrawals, transfer funds and more. The ATM is available 7 days a week, 24 hours a day. Non-Alliance members will also be able to use this surcharge-free ATM. Of course Alliance members never pay a transaction fee or surcharge when using their Alliance ATM or Debit card at any Alliance ATM or any of the

28,000 CO-OP ATMs located across the country.

Celebrate Our 1-year Anniversary

Alliance is offering two great deals to celebrate the 1-year anniversary of it's O'Fallon Personal Service Branch. Join us at **1167 Bryan Road** during the month of April to take advantage of the following offers:

- **1.01% APY on 2-year CDs with a \$5,000 maximum deposit**
- **1.95% APR on 60-month Car Loans**

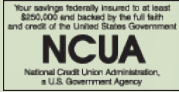
We look forward to your visit during the month of April. Call us at 636-343-7005, ext. 8140 with any questions.

*APY= Annual Percentage Yield. \$5,000 maximum. New money only. One CD per member. Must open savings account with minimum \$5 deposit to establish membership.

**Loan is NADA retail value for cars 2009 & later. For new members or external refinances for current members. Cannot be combined with any other offers.

RATES

As of 04/01/13



Loan Rates

New Auto	as low as 2.49% APR*
Used Auto	as low as 2.49% APR*
New Boat/RV	as low as 4.50% APR*
Used Boat/RV	as low as 4.75% APR*
New Motorcycle/ATV	as low as 4.50% APR*
Used Motorcycle/ATV	as low as 4.99% APR*
Home Equity Line of Credit....	as low as 3.25% APR*

Home Loans call 636-343-7005, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Deposit Rates

Certificates of Deposit

6 months .....	.21% APY*
12 months .....	.46% APY*
24 months .....	.76% APY*
36 months	1.01% APY*
60 months	1.51% APY*
1-Year Income Now CD .....	.90% APY*
2-Year Income Now CD	1.25% APY*
3-Year Income Now CD	1.50% APY*
5-Year Income Now CD	1.75% APY*

Daily Investment Fund

\$2,500 to \$9,999 .....	.21% APY*
\$10,000 to \$24,999 .....	.31% APY*
\$25,000 to \$49,999 .....	.36% APY*
\$50,000 to \$74,999 .....	.43% APY*
\$75,000 to \$99,999 .....	.44% APY*
\$100,000 and greater .....	.45% APY*

IRA Savings

\$100 to \$999 .....	.40% APY*
\$1,000 to \$4,999 .....	.45% APY*
\$5,000 to \$9,999 .....	.55% APY*
\$10,000 to \$19,999 .....	.65% APY*
\$20,000 to \$29,999 .....	.75% APY*
\$30,000 and greater	1.01% APY*

*APY = Annual Percentage Yield

All rates subject to change at any time.

Bank from Home or on the Go with Virtual Branch!

Now you can have 24-hour access to real-time account information from the convenience of your personal computer or tablet.

Virtual Branch is a free service with no monthly fees from Alliance that allows you to see your account balance summaries, view detailed account inquiries including deposits and withdrawals, transfer funds, make loan payments and advances on lines of credit and much more. All you need to get started is your account number.



Virtual Branch is convenient, easy to use, and secure. **And...it's the easiest way to manage your money!**

If you need assistance enrolling in Virtual Branch, please visit our **Online Education Center** on our website. A series of online videos will walk you through everything you need to know about Virtual Branch. If you have any other questions, please call our Call Center at **636-343-7005, ext. 2000**. You can also reach us via online chat during office hours.

Mortgage Manager Elected to Prestigious Post



Barb Soetebier, Mortgage Manager for Alliance Credit Union, will be sworn in May 8 as President for the **Greater St. Louis Chapter of NAPMW** (National Association of Professional Mortgage Women). NAPMW promotes and fosters educational opportunities for its members in the rapidly evolving mortgage industry. Members rely on NAPMW for the best in educational experiences and professional leadership opportunity and development. Barb was nominated by her peers in the industry and served on the Board of Directors in the role of President-Elect since last summer. Her appointment is not only a testament to her reputation as a leader in the field, but also recognizes Alliance's role as one of the premier mortgage lenders in the metropolitan area. Barb and her staff of mortgage professionals are waiting to take care of your mortgage needs at our Home Loan Office in High Ridge.



(636) 343-7005, ext. 2000 • (800) 541-6131
Tel-A-Connect: (314) 469-3669 (32#) or (800) 382-8340 (32#)

www.alliancecu.com • talktous@alliancecu.com

Fenton 24/7 ATM

575 Rudder Rd.
Fenton, MO 63026
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday8:30 am - 5:30 pm
Saturday9 am - noon

Call Center

Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm

Jennings 24/7 ATM

9050 W. Florissant Ave.
St. Louis, MO 63136
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday9 am - 5:45 pm
Saturday9 am - noon

Drive-up:

Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Hazelwood

9150 Pershall Rd.
Hazelwood, MO 63042
Office Hours:
Mon., Tues., Thur. .9 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm

Drive-up:

Mon., Tues., Thur. 8:30 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm

O'Fallon 24/7 ATM

1051 Hwy. K
O'Fallon, MO 63366
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday9 am - 5:45 pm
Saturday9 am - noon

Drive-up:

Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Personal Service Branch

O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366
Mon., Tues., Thur., Fri. 8:30 am - 6 pm
Wednesdayclosed
Saturday8:30 am - noon

Home Loan Office

High Ridge 24/7 ATM
320A Emerson Rd.
High Ridge, MO 63049
Office Hours:
Mon. - Fri.9 am - 5 pm

